

**Craig Trombley
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Dear Representatives,

My name is Craig Trombley. I live at 2355 Delaware Dr., Ann Arbor, MI. I oppose Senate Bill 248.

As a parent of a 22 year old traumatic brain injured son, I know first hand those challenges that an auto accident victim endures. My son was struck by a hit and run driver while outside of the vehicle last July, 2014. He suffered extensive injuries. He was hospitalized in intensive care for over 25 days. In addition, he was hospitalized for an additional 3 months at St. Joseph hospital in Ann Arbor. His claim is part of the MCCA fund, and his expenses have exceeded over \$700,000 to date. He has made progress. He will need rehabilitation and treatment that will continue for years.

I have reviewed my policy and find the cost cutting measure that is intended for this bill fails miserably. Any reduction is at the expense of the auto accident victim and their families. This bill does not address the cornerstones of politics; faith, family, and justice.

Senate Bill 248 on page 42, line 6, contains a miserly "20 dollars per day" for ordinary and necessary services that the injured party could have performed, such as: laundry, food preparation, housekeeping, and other day to day necessities. Please reconsider this language and update it accordingly. This should be, in my opinion, a minimum of \$50 per day, to make up for the physical shortcomings of the accident victim.

More disturbing to me, on page 43, line 9-14 the bill limits payment of family provided attendant care to \$15 per hour, regardless of the level of care that the injured person requires. Further, it does not reflect an increase for inflation to an annual basis. The mandated assessment for MCCA is adjusted annually. SB248 only reviews inflation every three years. This must be adjusted annually as well, and not be tied to a fixed, unrealistic \$15 per hour rate.

Attendant care provided by a family member is lovingly performed. In my experience, outside provider/caretakers have failed on many occasions. The cost is substantially more, and may provide a lower quality service. Many have little or no experience dealing with a TBI victim. My wife and I always provide an extremely high level of care.

To limit all household or family provided attendant care to 56 hours per week does not take into account the commitment and demands to the family member providing the

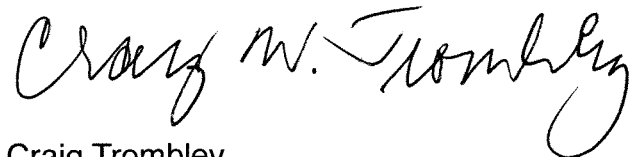
care. Those family members do not have the luxury to participate in activities while they are providing care. Their commitment is to providing care to their loved one, and they should be compensated for that time no matter the amount of hours.

These changes may push more accident victims to the health care agency sector to provide 24 hour attendant care. This will in fact cost the MCCA fund more money than what they are paying now. For my experience, my insurer has paid our family at a rate of \$11 per hour. That is little more than an entry level worker at a fast food restaurant. We provided round the clock 24 hour care on the weekends and during the week, 16 hours per day. We administer his medication, and look after his medical and social needs.

On page 44, lines 8-11, you are authorizing any insurer or the claim association the ability to contract what provider shall take care of the victim, and leave no say to the injured party or their family. That is a huge mistake within the bill, and a threat to the accident victims choice for those services.

Please consider carefully and compassionately what you are trying to achieve. This bill is hastily written, will not provide the savings required, and needs much greater input that considers the auto accident victim and their family, the healthcare providers, and the insurers. Please do not vote in favor of passing this bill. Thank you for your time and consideration. I can be reached on my cell phone 734-645-2488 or email, craigtrombley@mac.com.

Sincerely,

A handwritten signature in black ink that reads "Craig W. Trombley". The signature is written in a cursive, flowing style with a large, looped "C" and a long, sweeping underline.

Craig Trombley